

Information to identify the case:

Debtor 1	<u>Navindrada Ramcharran</u>	Social Security number or ITIN	xxx-xx-0499
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	14-30316-KCF		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Navindrada Ramcharran

11/6/17

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Navindradat Ramcharran
 Debtor

Case No. 14-30316-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Nov 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2017.

db +Navindradat Ramcharran, 115 Otto Road, Neshanic Station, NJ 08853-4035
 r +Marylisa Egidio, Remax Village, 516 Valley Road, Upper Monclair, NJ 07043-1804
 sp +Matthew C. Johnston, Esq., 19 Park Place, Flanders, NJ 07836-9097
 cr +Wilmington Savings Fund Society, FSB, doing busine, Knuckles, Komosinski & Elliott, LLP,
 565 Taxter Road, Suite 590, Elmsford, NY 10523-2300
 515295742 +Homebridge Financial Services, Inc., Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
 515094620 +MOHELA/DEPT OF ED, 633 SPIRIT DR, CHESTERFIELD MO 63005-1243
 515098363 +PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101-4982
 515218984 +Pay Pal Credit, P.O. Box 105658, Atlanta, GA 30348-5658
 515218986 +PayPal Credit, P.O. Box 105658, Atlanta, GA 30348-5658
 515090638 +Pnc Bank, 222 Delaware Ave., Wilmington, DE 19801-1637
 515089196 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: New Jersey Division Of Taxation, Deferred Payment Control Center,
 P.O. Box 190, Trenton, NJ 08695)
 516556202 +Township of Bloomfield, 1 Municipal Plaza, Bloomfield, NJ 07003-3470

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 06 2017 21:44:17 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 06 2017 21:44:16 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr EDI: IRS.COM Nov 06 2017 21:43:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 cr +EDI: WFFC.COM Nov 06 2017 21:43:00 Wells Fargo Bank, PO Box 5058, MAC P6053-021,
 Portland, OR 97208-5058
 515090633 +E-mail/Text: kzoepfel@credit-control.com Nov 06 2017 21:44:18 Central Loan Admin & R,
 425 Phillips Blvd., Ewing, NJ 08618-1430
 515089192 +EDI: CHASE.COM Nov 06 2017 21:43:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
 515278880 +EDI: CITICORP.COM Nov 06 2017 21:43:00 Citibank, N.A., 701 East 60th Street North,
 Sioux Falls, SD 57104-0493
 515100860 EDI: DISCOVER.COM Nov 06 2017 21:43:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 515089193 +EDI: DISCOVER.COM Nov 06 2017 21:43:00 Discover Fin Svcs Llc, Po Box15316,
 Wilmington, DE 19850-5316
 515089194 +EDI: DISCOVERPL Nov 06 2017 21:43:00 Discover Personal Loan, Po Box 30954,
 Salt Lake City, UT 84130-0954
 515089194 +E-mail/Text: dplbk@discover.com Nov 06 2017 21:44:23 Discover Personal Loan, Po Box 30954,
 Salt Lake City, UT 84130-0954
 516407037 +EDI: Q3G.COM Nov 06 2017 21:43:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,
 MOMA Funding LLC 98083-0788
 516407036 EDI: Q3G.COM Nov 06 2017 21:43:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 515089198 +EDI: CITICORP.COM Nov 06 2017 21:43:00 Thd/cbna, Po Box 6497,
 Sioux Falls, SD 57117-6497
 515089200 EDI: WFFC.COM Nov 06 2017 21:43:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
 Frederick, MD 21701
 515089199 +EDI: WFFC.COM Nov 06 2017 21:43:00 Wells Fargo, Po Box 14517, Des Moines, IA 50306-3517
 515294707 +EDI: WFFC.COM Nov 06 2017 21:43:00 Wells Fargo Bank, PO Box 63491 MAC A0143-042,
 San Francisco, CA 94163-0001
 515294090 +EDI: WFFC.COM Nov 06 2017 21:43:00 Wells Fargo Card Services, 1 Home Campus 3rd Floor,
 Des Moines, IA 50328-0001

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515089195* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, Fresno, CA 93888)
 515269391* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury,
 Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 29

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Ashley L. Rose on behalf of Creditor Wilmington Savings Fund Society, FSB, doing business as
Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2015-13ATT
cmecf@sternlav.com
Denise E. Carlon on behalf of Creditor Real Estate Mortgage Network, Inc.
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor HomeBridge Financial Services, Inc.
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Bancroft on behalf of Debtor Navindradat Ramcharran njbankruptcylaw@att.net
Joshua I. Goldman on behalf of Creditor Real Estate Mortgage Network, Inc.
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Karen B. Olson on behalf of Creditor Wilmington Savings Fund Society, FSB, doing business as
Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2015-13ATT
kbo@kmlp.com, nmm@kmlp.com
William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com
TOTAL: 10